



CENTRAL MORTGAGE COMPANY

January 28, 2011

UNITED STATES BANKRUPTCY COURT  
MARY A. SCHOTT  
300 BOOTH STREET  
RENO, NV 89509

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U.S. BANKRUPTCY COURT  
MARY A. SCHOTT

Re: Mary & Earl Dyer  
USBC Case No. 10-54723  
CMC Loan No. xxxxx 6854  
Property: 870 Calle Myriam Dr., Sparks, NV 89436

**NOTICE OF MORTGAGE PAYMENT CHANGE**

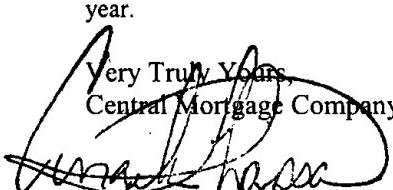
Ladies and Gentlemen:

Please be advised that the first lien mortgage payment for the above-mentioned loan will change from \$2,046.99 to \$2,034.31 effective with the 03/01/11 payment due to an escrow analysis. The payment is broken down as \$1,725.34 principal/interest\* and \$308.97 escrow. Please note the change for your records.

This is not an attempt to collect a debt. If you have any questions, please feel free to contact the undersigned.

\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Very Truly Yours,  
Central Mortgage Company

  
Angela Thompson  
Bankruptcy Department  
(800) 366-2132, ext. 5676  
(501) 716-5009 - FAX  
[amthompson@arvest.com](mailto:amthompson@arvest.com)

CC: MARY ANN DYER  
WILLIAM A. VAN METER

Central Mortgage Company  
 801 John Barrow, Suite 1  
 Little Rock, AR 72205  
 For Inquiries: (800) 366-2132

Final

Analysis Date: January 13, 2011

MARY ANN DYER  
 870 CALLE MYRIAM  
 SPARKS NV 89436-0663

**\*\*Important Notice\*\***  
**EARL V DYER**

Loan: 9041396854  
 Property Address:  
 870 CALLE MYRIAM DRIVE  
 SPARKS, NV 89436

**Annual Escrow Account Disclosure Statement  
 Account History**

This is a statement of actual activity in your escrow account from Jan 2010 to Feb 2011. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

**Escrow Balance Calculation**

Due Date:	Sep 01, 2009	Principal & Interest Payment:	\$1,725.34
Escrow Balance:	(\$4,878.95)	Escrow Payment:	\$321.65
Anticipated Payments to Escrow:	\$6,224.68	Other Funds Payment:	\$0.00
Anticipated Payments from Escrow:	\$727.74	Assistance Payment (-):	\$0.00
	\$617.99	Total Payment:	\$2,046.99

**Current Payment Information**

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
Jan 2010	334.51				Starting Balance	965.94	(1,321.01)
Feb 2010	334.51		706.54	727.74	*	1,300.45	(1,321.01)
Mar 2010	334.51				* TAXES	928.42	(2,048.75)
Apr 2010	334.51				*	1,262.93	(2,048.75)
May 2010	334.51				*	1,597.44	(2,048.75)
Jun 2010	334.51				*	1,931.95	(2,048.75)
Jul 2010	334.51		749.24	654.30	* TAXES	2,266.46	(2,048.75)
Aug 2010	334.51		1,124.00		* HAZARD INSURANCE	1,851.73	(2,703.05)
Sep 2010	334.51		727.74	632.80	* TAXES	1,062.24	(2,703.05)
Oct 2010	334.51				*	669.01	(3,335.85)
Oct 2010					*	1,003.52	(3,335.85)
Nov 2010	334.51				1,060.04 * HAZARD INSURANCE	1,003.52	(4,395.89)
Dec 2010	334.51		706.54	632.80	* TAXES	966.00	(5,028.69)
Jan 2011		149.74			* Escrow Only Payment	966.00	(4,878.95)
					Anticipated Transactions	966.00	(4,878.95)
Jan 2011		5,871.96					993.01
Feb 2011		352.72		727.74			617.99
	\$4,014.12	\$6,374.42	\$4,014.06	\$4,435.42			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$4,014.06. Under Federal law, your lowest monthly balance should not have exceeded \$669.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

\* This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>			<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>	<b>Description</b>	<b>Anticipated</b>	<b>Required</b>
			Starting Balance		
Mar 2011	308.97			617.99	617.99
Apr 2011	308.97			926.96	926.96
May 2011	308.97			1,235.93	1,235.93
Jun 2011	308.97			1,544.90	1,544.90
Jul 2011	308.97	654.30	TAXES	1,853.87	1,853.87
Aug 2011	308.97			1,508.54	1,508.54
Sep 2011	308.97	632.80	TAXES	1,817.51	1,817.51
Oct 2011	308.97			1,493.68	1,493.68
Nov 2011	308.97	1,060.04	HAZARD INSURANCE	1,802.65	1,802.65
Dec 2011	308.97	632.80	TAXES	727.75	727.75
Jan 2012	308.97			1,036.72	1,036.72
Feb 2012	308.97	727.74	TAXES	617.95	617.95
	<b>\$3,707.64</b>	<b>\$3,707.68</b>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$617.95. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$617.95 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$617.99. Your starting balance (escrow balance required) according to this analysis should be \$617.99. Your Escrow account has neither a shortage or a surplus.

We anticipate the total of your coming year bills to be \$3,707.68. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

<b>Escrow Payment Calculation</b>		<b>Total Payment</b>	
Unadjusted Escrow Payment	308.97	Principal & Interest Payment:	\$1,725.34 *
Surplus Amount:	\$0.00	Escrow Payment:	\$308.97
Shortage Amount:	\$0.00	Other Funds Payment:	\$0.00
Rounding Adjustment Amount:	\$0.00	Assistance Payment (-):	\$0.00
Escrow Payment:	<b>\$308.97</b>	Total Payment:	<b>\$2,034.31</b>
		Payment Effective Date:	3/1/2011

\*The terms of your loan may result in changes to the monthly principal and interest payments during the year.